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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/913,701	08/15/2001	Jay Paul Drummond	D-1120 US	3857
28995	7590	11/28/2008	EXAMINER	
RALPH E. JOCKE			SWARTZ, JAMIE H	
walker & jocke LPA				
231 SOUTH BROADWAY			ART UNIT	PAPER NUMBER
MEDINA, OH 44256				3694
		MAIL DATE	DELIVERY MODE	
		11/28/2008	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 09/913,701	Applicant(s) DRUMMOND ET AL.
	Examiner JAMIE H. SWARTZ	Art Unit 3694

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
 - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
 - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(o).

Status

- 1) Responsive to communication(s) filed on 10 July 2008.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-77 is/are pending in the application.
- 4a) Of the above claim(s) 1-11, 30 and 31 is/are withdrawn from consideration.
- 5) Claim(s) 67-77 is/are allowed.
- 6) Claim(s) 12-29, 32-45, 47-50 and 53-66 is/are rejected.
- 7) Claim(s) 46, 51 and 52 is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO/GS/08)
 Paper No(s)/Mail Date _____
- 4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date _____
- 5) Notice of Informal Patent Application
 6) Other: _____

DETAILED ACTION

Status

1. This action is in response to the amendment filed on July 10, 2008. Claims 12, 21-29, 32-33, 35, 44-49, 51-53, 57-62, 66-67, 69, 72-77 have been amended. Claims 1-77 are pending. Claims 1-11 and 30-31 and 42-43 have been withdrawn.

2. The examiner has reviewed the priority date for the current application. Both provisionals 60/133579 and 60/120506 do not include the details interface instruction pages or XML as stated in claims 55 and 56. Thus the applicant will only get the date of the filing date of the current application for these features. The priority date for these features is 8/15/2001.

Election/Restrictions

3. Restriction to one of the following inventions is required under 35 U.S.C. 121:
 - I. Claims 1-41 and 44-77, drawn to the structure of an automatic transaction machine including the automatic transaction machine processor, classified in class 902, subclass 8.
 - II. Claims 42-43, drawn to the structure of an automatic transaction system including a cell phone processor used in transactions, classified in class 705, subclass 1.

The inventions are distinct, each from the other because of the following reasons:

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4. Inventions I and II are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct if they do not overlap in scope and are not obvious variants, and if it is shown that at least one subcombination is separately usable. In the instant case, subcombination I has separate utility such as an ATM machine processor used for transactional purposes. See MPEP § 806.05(d).

The examiner has required restriction between subcombinations usable together. Where applicant elects a subcombination and claims thereto are subsequently found allowable, any claim(s) depending from or otherwise requiring all the limitations of the allowable subcombination will be examined for patentability in accordance with 37 CFR 1.104. See MPEP § 821.04(a). Applicant is advised that if any claim presented in a continuation or divisional application is anticipated by, or includes all the limitations of, a claim that is allowable in the present application, such claim may be subject to provisional statutory and/or nonstatutory double patenting rejections over the claims of the instant application.

5. Newly amended claims 42 and 43 are directed to an invention that is independent or distinct from the invention originally claimed for the following reasons: Claim 42 originally taught an automatic transaction machine and an ATM processor and proceeds to teach the functionality of the ATM processor. Claim 42 amended teaches a cell phone processor and the functionality of the cell phone processor.

Since applicant has received an action on the merits for the originally presented invention, this invention has been constructively elected by original presentation for

prosecution on the merits. Accordingly, claims 42 and 43 are withdrawn from consideration as being directed to a non-elected invention. See 37 CFR 1.142(b) and MPEP § 821.03.

Response to Arguments

6. Applicant's arguments with respect to claims 12-29 and 32-35, 42-77 have been considered but are moot in view of the new ground(s) of rejection.

7. In response to applicant's argument that July 10, 2008, the test for obviousness is not whether the features of a secondary reference may be bodily incorporated into the structure of the primary reference; nor is it that the claimed invention must be expressly suggested in any one or all of the references. Rather, the test is what the combined teachings of the references would have suggested to those of ordinary skill in the art.

See *In re Keller*, 642 F.2d 413, 208 USPQ 871 (CCPA 1981).

8. Applicant's arguments fail to comply with 37 CFR 1.111(b) because they amount to a general allegation that the claims define a patentable invention without specifically pointing out how the language of the claims patentably distinguishes them from the references.

9. Applicant does not specifically point out the errors and what is lacking in the prior art teachings for is argument of claim 36. It is unclear what the applicant feels the prior art does not teach.

Claim Rejections - 35 USC § 112

10. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

11. Claims 12-24, 46, 51-52, and 66 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

12. Regarding claim 12, the phrase "operative to communicate with a cell phone including a computer processor and a user interface software component" renders the claim indefinite because it is unclear whether within the claim the applicant is claiming that the cell phone has a computer like function, or if there is also a computer as part of the system.

13. Regarding claim 46, the phrase "wherein a cell phone includes the transaction service" renders the claim indefinite the language makes it unclear as to how the cell phone can include the transaction service. Based on antecedent basis it appears that the cell phone includes a automated transaction machine because the transaction service is a structure of the automatic transaction machine. For examination purposes the financial check will be read on as a paper check.

14. Regarding claim 66, the phrase "financial check" renders the claim indefinite because it is unclear whether or not the user is checking the system or using a paper check.

15. Claims 13-24, and 51-52 are also rejected as depending on rejected claims.

Claim Rejections - 35 USC § 103

16. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

17. Claims 12-29 and 32-35 are rejected under 35 U.S.C. 103(a) as being unpatentable over Coutts et al. (US 6311165 B1) in view of Dave et al. (1992 IEEE) in further view of Maes et al (US 6016476 A) in further view of Hsu et al (US 6587684 B1).

18. Regarding claim 12, Coutts teaches *an automated transaction machine* (col. 3, line 6 – col. 4, line 55), also known as a transaction terminal. Coutts teaches *a network* (abstract, col. 3, line 6 – col. 4, line 55). Coutts teaches *an automated teller machine (ATM)*, *wherein the ATM includes a currency dispenser, wherein the ATM includes at least one transaction service in operative connection with the network* (see at least abstract, col. 3, line 6 – col. 4, line 55). Coutts teaches *wherein the transaction service included in the ATM is operative to communicate with a portable device through the network, wherein the portable device includes a computer processor and a user interface software component operative in the computer processor* (see at least

abstract, col. 26, line 20 – col. 27, line 59, col. 34, line 45 – col. 36, line 45). A printer in operative connection with a network is described. Coutts teaches a *service proxy* (col. 34, line 51 – col. 35, line 4, col. 39, lines 38 – 49, col. 41, lines 15 – 33, col. 11, lines 21–33). Coutts teaches multiple service proxies (col. 11, lines 21 – 33). Separate modules connected to the network can download software from a server. Coutts does not specifically discuss a service proxy to the lookup service. However, Dave teaches a *lookup service in operative connection with the network* (pg. 212 – 219). Dave teaches *wherein the transaction service includes a service proxy software component, wherein the transaction service is operative to send a first copy of the service proxy to the lookup service, wherein the lookup service is operative to enable the user interface software component operative in the computer processor to acquire a second copy of the service proxy from the lookup service, wherein the second copy of the service proxy is adapted to operate responsive to the user interface software component to cause the transaction service to operate to cause a machine to perform a transaction function* (pg. 212 – 219). Coutts discloses modules adapted to function as constituents of a transaction terminal operating through a server in a transaction network. Dave discloses the various uses of proxies, as well as application interfaces, and distributed systems. Dave shows that at the time of the invention prior art discusses and equates together a service proxy to the lookup service. Thought not specifically stated within the invention prior art shows that a service proxy to the lookup service existed at the time of the invention. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of a lookup service and a service proxy

to the lookup service. Proxies and lookups would be used in order to build an effective distributed system among remote computers. At the time of the invention, proxies and lookups were a part of the plumbing that enabled communication between systems across a network. And since Coutts discloses both a network and multiple service proxies it would have been obvious for the invention to discuss the details lookup service as well. The combination of Coutts and Dave does not specifically teach a cell phone. However, Maes teaches a cellular connection to an ATM machine to cause a transaction to occur (abstract, col. 4, line 45 – col. 5, line 25, col. 14, line 1-16). Coutts discloses an automated transaction machine including an ATM. Maes discloses a cell phone which is in communication with an ATM. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of using a cell phone to communicate with an ATM as in the improvement discussed in Maes in the apparatus using the structure of Coutts. As in Maes, it is within the capabilities of one of ordinary skill in the art to use the known cellular technology to communicate with the ATM taught in Coutts with the predictable result of a more efficient way of using an ATM machine without requiring the use of the debit cards as required by Coutts. As for the language used for causing a cell phone to be operable to do certain steps this is functional language of intended use. The physical structure of the ATM does not require the limitations of the operations of the cell phone for the structure of the ATM to function. Thus, the ATM only need to be required to communicate with the cell phone. Cite to MPEP 2113 “[E]ven though product-by-process claims are limited by and defined by the process, determination of patentability

is based on the product itself. The patentability of a product does not depend on its method of production. If the product in the product-by-process claim is the same as or obvious from a product of the prior art, the claim is unpatentable even though the prior product was made by a different process." In re Thorpe, 777 F.2d 695, 698, 227 USPQ 964, 966 (Fed. Cir. 1985) (citations omitted) (Claim was directed to a novolac color developer. The process of making the developer was allowed. The difference between the inventive process and the prior art was the addition of metal oxide and carboxylic acid as separate ingredients instead of adding the more expensive pre-reacted metal carboxylate. The product-by-process claim was rejected because the end product, in both the prior art and the allowed process, ends up containing metal carboxylate. The fact that the metal carboxylate is not directly added, but is instead produced in-situ does not change the end product.). However, the examiner asserts that the technology for second a service proxy software to a cell phone was well known in the art at the time of the invention. Neither Coutts nor Maes teach downloading software onto a cell phone. However, Hsu teaches sending a copy of a service proxy software to a cell phone (see at least abstract, col. 5, line 49 - col. 7, line 17). The combination of Maes and Coutts teaches the use of a cell phone to connect with an ATM. Hsu teaches downloading software to portable wireless digital telephones. It would have been obvious to one of ordinary skill in the art at the time of the invention to have downloaded software from a server onto a cellular phone using the teachings of Hsu for the purposes of adding extra applications to be used on the cell phone. As in Hsu, it is within the capabilities of one of ordinary skill in the art to receive a copy of a service proxy software on a cell phone as

taught by Maes to communicate with the ATM server with predicted results of causing at least one transaction to occur.

19. Regarding claim 13, Coutts teaches *wherein the transaction service includes a transaction device* (Abstract, col. 3, line 6 – col. 4, line 55, col. 8, lines 29 – 65).

20. Regarding claim 14, Coutts teaches *wherein the transaction device includes the currency dispenser, wherein the transaction function includes dispensing at least one sheet of currency wherein the second copy of the service proxy is adapted to operate responsive to the user interface software component to cause the ATM to operate the cash dispenser* (abstract, col. 3, lines 6 – col. 4, line 55, col. 8, line 29 – col. 11, line 10, col. 11, line 53 – col. 12, line 7).

21. Regarding claim 15, Coutts teaches *wherein the transaction device includes a printer, and wherein the transaction function includes printing at least one document* (col. 4, lines 8 – 15, col. 8, lines 54 – 66, col. 10, lines 48 – 65, col. 10, line 51 – col. 12, line 6, col. 14, lines 14 – 23, col. 14, line 66 – col. 15, line 7).

22. Regarding claim 16, Coutts teaches *wherein the transaction device includes a reading device, and wherein the transaction function includes reading with the reading device* (Abstract, col. 4, lines 8 – 15, col. 8, lines 53 – 65, col. 10, lines 1 – 30). This can be seen in the discussion of the card reader.

23. Regarding claim 17, Coutts teaches *wherein the transaction device includes an item accepting device, and wherein the transaction function includes accepting an item with the item accepting device* (col. 52, lines 3 – 53, col. 55, lines 9 – 16).

24. Regarding claim 18, Coutts teaches an automatic transaction machine, network, a processor attached to the network, user interface software operative with the processor, and service proxies. Coutts does not specifically teach a lookup service with a discovery request message. However, Dave teaches *wherein the transaction service is operative to send a discovery request message to the lookup service; wherein the lookup service is operative to send a discovery response message to the transaction service responsive to the discovery request message, and wherein the transaction service sends the first copy of the service proxy to the lookup service responsive to the discovery response message, whereby the transaction service is operative to register with the lookup service* (pg. 212 – 219). All the claimed elements were known in the prior art and one skilled in the art could have combined the elements as claimed by known methods with no change in their respective functions, and the combination would have yielded predictable results to one of ordinary skill in the art at the time of the invention. Coutts discloses modules adapted to function as constituents of a transaction terminal operating through a server in a transaction network. Dave discloses the various uses of proxies, as well as application interfaces, and distributed systems. Proxies and lookups would be used in order to build an effective distributed system among remote

computers. At the time of the invention, proxies and lookups were a part of the plumbing that enabled communication between systems across a network. And since Coutts discloses both a network and multiple service proxies it would have been obvious for the invention to have a lookup service as well. Though disclosed by Dave, a discovery request message is inherent with lookup services that contain service proxies. A lookup service doesn't exist that does not have some type of a message sent back and forth. The message goes from a processor to a lookup service telling the lookup service which item is required. The lookup service will respond with a message telling the processor where to locate the item that is being requested by the processor. In this specific case the first copy is being sent to the lookup service to be registered. The lookup service contains data and information that is registered with the lookup service. Inherent with the lookup service is the requirement that items would be registered with the service.

25. Regarding claim 19, Coutts teaches an automatic transaction machine, network, a processor attached to the network, user interface software operative with the processor, and service proxies. Coutts does not teach a lookup service with a discovery request message. However, Dave teaches *wherein the discovery request message includes the IP address of the transaction service, and wherein the discovery response message includes the IP address of the lookup service* (pg. 212 – 219). Coutts discloses modules adapted to function as constituents of a transaction terminal operating through a server in a transaction network. Dave discloses the various uses of proxies, as well as application interfaces, and distributed systems. It would have been

obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of a lookup service and a discovery request message. Proxies and lookups would be used in order to build an effective distributed system among remote computers. At the time of the invention, proxies and lookups were a part of the plumbing that enabled communication between systems across a network. And since Coutts discloses both a network and multiple service proxies it would have been obvious for the invention to have a lookup service as well. Though disclosed by Dave, a discovery request message is inherent with lookup services that contain service proxies. A lookup service doesn't exist that does not have some type of a message sent back and forth. The message goes from a processor to a lookup service telling the lookup service which item is required. The lookup service will respond with a message telling the processor where to locate the item that is being requested by the processor. The lookup responds as to a request message with the unique location. The standard for locations over the Internet is an IP address.

26. Regarding claim 20, Coutts teaches an automatic transaction machine, network, a processor attached to the network, user interface software operative with the processor, and service proxies. Coutts does not teach a lookup service with a discovery request message. However, Dave teaches *wherein the transaction service is operative to send the discovery request message proximate in time to when the transaction service is first connected to the network* (pg. 212 – 219). Coutts discloses modules adapted to function as constituents of a transaction terminal operating through a server

in a transaction network. Dave discloses the various uses of proxies, as well as application interfaces, and distributed systems. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of a lookup service and a discovery request message. Proxies and lookups would be used in order to build an effective distributed system among remote computers. At the time of the invention, proxies and lookups were a part of the plumbing that enabled communication between systems across a network. And since Coutts discloses both a network and multiple service proxies it would have been obvious for the invention to have a lookup service as well. Though disclosed by Dave, a discovery request message is inherent with lookup services that contain service proxies. A lookup service doesn't exist that does not have some type of a message sent back and forth. The message goes from a processor to a lookup service telling the lookup service which item is required. The lookup service will respond with a message telling the processor where to locate the item that is being requested by the processor.

27. Regarding claim 21, Coutts teaches an automatic transaction machine, network, a processor attached to the network, user interface software operative with the processor, and service proxies. Coutts does not specifically discuss a lookup service with a discovery request message. However, Dave teaches *wherein the lookup service is operative to receive a lookup search message from the user interface software component, and wherein the lookup service is operative to send the second copy of the service proxy to a computer processor responsive to the lookup search message* (pg.

212 – 219). Coutts discloses modules adapted to function as constituents of a transaction terminal operating through a server in a transaction network. Dave discloses the various uses of proxies, as well as application interfaces, and distributed systems. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of a lookup service and a discovery message to the lookup service. Proxies and lookups would be used in order to build an effective distributed system among remote computers. At the time of the invention, proxies and lookups were a part of the plumbing that enabled communication between systems across a network. And since Coutts discloses both a network and multiple service proxies it would have been obvious for the invention to have a lookup service as well. Though disclosed by Dave, a discovery request message is inherent with lookup services that contain service proxies. A lookup service doesn't exist that does not have some type of a message sent back and forth. The message goes from a processor to a lookup service telling the lookup service which item is required. The lookup service will respond with a message telling the processor where to locate the item that is being requested by the processor. In this specific case the first copy is being sent to the lookup service to be registered. The lookup service contains data and information that is registered with the lookup service. Inherent with the lookup service is the requirement that items would be registered with the service. It is also inherent with the lookup service that copies would be requested from the service. These copies requested by the processor would then be sent to the processor. The combination of Coutts and Dave does not specifically teach a cell phone. However, Maes teaches a cellular connection

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to an ATM machine (abstract, col. 4, line 45 – col. 5, line 25, col. 14, line 1-16). Coutts discloses an automated transaction machine including an ATM. Maes discloses a cell phone which is in communication with an ATM. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of using a cell phone to communicate with an ATM as in the improvement discussed in Maes in the apparatus using the structure of Coutts. As in Maes, it is within the capabilities of one of ordinary skill in the art to use the known cellular technology to communicate with the ATM taught in Coutts with the predictable result of a more efficient way of using an ATM machine without requiring the use of the debit cards as required by Coutts. Neither Coutts nor Maes teach downloading software onto a cell phone. However, Hsu teaches sending a copy of a service proxy software to a cell phone (see at least abstract, col. 5, line 49 - co. 7, line 17). The combination of Maes and Coutts teaches the use of a cell phone to connect with an ATM. Hsu teaches downloading software to portable wireless digital telephones. It would have been obvious to one of ordinary skill in the art at the time of the invention to have downloaded software from a server onto a cellular phone using the teachings of Hsu for the purposes of adding extra applications to be used on the cell phone. As in Hsu, it is within the capabilities of one of ordinary skill in the art to receive a copy of a service proxy software on a cell phone as taught by Maes to communicate with the ATM server with predicted results of causing at least one transaction to occur.

28. Regarding claim 22, Coutts teaches *wherein the user interface software component includes a user interface service* (Abstract, col. 3, line 6 – col. 4, line 55). Coutts does not teach a lookup service. However, Dave teaches *wherein the lookup service is in operative connection with a data store, wherein the data store includes the first copy of the service proxy and a first copy of a user interface service proxy that corresponds to the user interface service, wherein the transaction service is operative to cause a computer to acquire a second copy of the user interface service proxy, wherein the second copy of the user interface service proxy is operative responsive to the transaction service to cause the user interface service to operate to cause the device to perform a user interface function* (pg. 212 – 219). Coutts discloses modules adapted to function as constituents of a transaction terminal operating through a server in a transaction network. Dave discloses the various uses of proxies, as well as application interfaces, and distributed systems. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of a lookup service and a discovery request message. Proxies and lookups would be used in order to build an effective distributed system among remote computers. At the time of the invention, proxies and lookups were a part of the plumbing that enabled communication between systems across a network. And since Coutts discloses both a network and multiple service proxies it would have been obvious for the invention to have a lookup service as well. Though disclosed by Dave, a discovery request message is inherent with lookup services that contain service proxies. A lookup service doesn't exist that does not have some type of a message sent back and forth. The message goes from a

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processor to a lookup service telling the lookup service which item is required. The lookup service will respond with a message telling the processor where to locate the item that is being requested by the processor. In this specific case the first copy is being sent to the lookup service to be registered. The lookup service contains data and information that is registered with the lookup service. Inherent with the lookup service is the requirement that items would be registered with the service. It is also inherent with the lookup service that copies would be requested from the service. These copies requested by the processor would then be sent to the processor. If the trouble were going to be made to request the copy it would be obvious to install and perform the function that was requested. The combination of Coutts and Dave does not specifically teach a cell phone. However, Maes teaches a cellular connection to an ATM machine to perform a user interface function (abstract, col. 4, line 45 – col. 5, line 25, col. 14, line 1-16). Coutts discloses an automated transaction machine including an ATM. Maes discloses a cell phone which is in communication with an ATM. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of using a cell phone to communicate with an ATM as in the improvement discussed in Maes in the apparatus using the structure of Coutts. As in Maes, it is within the capabilities of one of ordinary skill in the art to use the known cellular technology to communicate with the ATM taught in Coutts with the predictable result of a more efficient way of using an ATM machine without requiring the use of the debit cards as required by Coutts.

29. Regarding claim 23, Coutts teaches *wherein the user interface function includes providing an output through the display* (col. 3, line 6 – col. 4, line 55). The combination of Coutts and Dave does not specifically teach a cell phone. However, Maes teaches a cellular connection to an ATM machine including a display (abstract, col. 4, line 45 – col. 5, line 55, col. 14, line 1-16). Coutts discloses an automated transaction machine including an ATM. Maes discloses a cell phone which is in communication with an ATM. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of using a cell phone to communicate with an ATM as in the improvement discussed in Maes in the apparatus using the structure of Coutts. As in Maes, it is within the capabilities of one of ordinary skill in the art to use the known cellular technology to communicate with the ATM taught in Coutts with the predictable result of a more efficient way of using an ATM machine without requiring the use of the debit cards as required by Coutts.

30. Regarding claim 24, Coutts teaches *wherein the automated transaction machine includes an input device, and wherein the user interface function includes enabling receipt of an input through the input device* (col. 12, lines 6 – 44, col. 17, lines 5 – 25). The combination of Coutts and Dave does not specifically teach a cell phone. However, Maes teaches a cellular connection to an ATM machine wherein the cellular device has an input device (abstract, col. 4, line 45 – col. 5, line 25, col. 14, line 1-16). Coutts discloses an automated transaction machine including an ATM. Maes discloses a cell phone which is in communication with an ATM. It would have been obvious to one of

ordinary skill in the art at the time of the invention to modify Coutts to include the details of using a cell phone to communicate with an ATM as in the improvement discussed in Maes in the apparatus using the structure of Coutts. As in Maes, it is within the capabilities of one of ordinary skill in the art to use the known cellular technology to communicate with the ATM taught in Coutts with the predictable result of a more efficient way of using an ATM machine without requiring the use of the debit cards as required by Coutts.

31. Regarding claim 25, Coutts teaches *enabling communication between a portable device a transaction service in an automated teller machine (ATM), wherein the ATM includes a cash dispenser, wherein the transaction service includes at least one transaction function device and a service proxy software component, and wherein the ATM includes an input service including at least one input device* (Abstract, col. 3, line 6 – col. 4, line 55, col. 3, lines 6 – col. 4, line 55, col. 8, line 29 – col. 11, line 10, col. 11, line 53 – col. 12, line 44, col. 17, lines 5 – 25, col. 8, lines 29 – 43). Viewed as a transaction. Coutts does not specifically discuss a service proxy to the lookup service. However, Dave teaches *registering the transaction service with the lookup service, including storing a copy of the service proxy software in association with the lookup service* (pg. 213-214). Dave teaches *sending a copy of the service proxy software from the lookup service* (pg. 212 – 219). Dave teaches *the copy of the service proxy being invoked through operation of the device responsive to at least one input provided through the input device* (pg. 213-219). Coutts discloses modules adapted to function as

constituents of a transaction terminal operating through a server in a transaction network. Dave discloses the various uses of proxies, as well as application interfaces, and distributed systems. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of a lookup service and getting a copy of a service proxy. Proxies and lookups would be used in order to build an effective distributed system among remote computers. At the time of the invention, proxies and lookups were a part of the plumbing that enabled communication between systems across a network. And since Coutts discloses both a network and multiple service proxies it would have been obvious for the invention to have a lookup service as well. The lookup service contains data and information that is registered with the lookup service. In this specific case the first copy is being sent to the lookup service to be registered. Inherent with the lookup service is the requirement that items would be registered with the service. It is also inherent with the lookup service that copies would be requested from the service. These copies requested by the processor would then be sent to the processor. The combination of Coutts and Dave does not specifically teach a cell phone. However, Maes teaches a cellular connection to an ATM machine to operate at least one transaction function device of the transaction service (abstract, col. 4, line 45 – col. 5, line 25, col. 14, line 1-16). Coutts discloses an automated transaction machine including an ATM. Maes discloses a cell phone which is in communication with an ATM. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of using a cell phone to communicate with an ATM as in the improvement discussed in Maes in the apparatus using the

structure of Coutts. As in Maes, it is within the capabilities of one of ordinary skill in the art to use the known cellular technology to communicate with the ATM taught in Coutts with the predictable result of a more efficient way of using an ATM machine without requiring the use of the debit cards as required by Coutts. Neither Coutts nor Maes teach downloading software onto a cell phone. However, Hsu teaches sending a copy of a service proxy software to a cell phone as well as the service proxy software being invoked through the operation of the cell phone in response to at least one user input (see at least abstract, col. 5, line 49 - col. 7, line 17). The combination of Maes and Coutts teaches the use of a cell phone to connect with an ATM. Hsu teaches downloading software to portable wireless digital telephones. It would have been obvious to one of ordinary skill in the art at the time of the invention to have downloaded software from a server onto a cellular phone using the teachings of Hsu for the purposes of adding extra applications to be used on the cell phone. As in Hsu, it is within the capabilities of one of ordinary skill in the art to receive a copy of a service proxy software on a cell phone as taught by Maes to communicate with the ATM server with predicted results of causing at least one transaction to occur.

32. Regarding claim 26, Coutts teaches a *sheet dispenser* and wherein at least one in the sheet dispenser dispenses at least one sheet (col. 10, line 47 – col. 11, line 10, col. 11, line 53 – col. 12, line 7).

33. Regarding claim 27, Coutts teaches *wherein at least one transaction device includes a printer, and wherein the printer prints at least one document* (col. 4, lines 8 – 15, col. 8, lines 54 – 66, col. 10, lines 48 – 65, col. 10, line 51 – col. 12, line 6, col. 14, lines 14 – 23, col. 14, line 66 – col. 15, line 7).

34. Regarding claim 28, Coutts teaches *wherein the at least one transaction device includes a card interface device and wherein the card interface device changes the amount of value stored on a smart card* (col. 4, lines 8-15, col. 10, lines 1-30, col. 23, line 19 – col. 24, line 31).

35. Regarding claim 29, Coutts teaches *wherein the at least one transaction device includes the cash dispenser, and wherein the cash dispenser dispenses cash* (abstract, col. 3, lines 6 – col. 4, line 55, col. 8, line 29 – col. 11, line 10, col. 11, line 53 – col. 12, line 7).

36. Regarding claim 32, Coutts teaches *enabling communication between a portable device and a transaction service component of an automated teller machine (ATM), wherein the ATM includes a cash dispenser, wherein the transaction service component includes a service proxy software component user interface component* (Abstract, col. 3, line 6 – col. 4, line 55, col. 12, lines 6 – 44, col. 17, lines 5 – 25, col. 8, lines 29 – 43, col. 34, line 50 – col. 41, line 55). Coutts teaches *performing a transaction function with the ATM through operation of the transaction service component responsive to the*

invoked method call (see at least abstract, col. 3, line 6 – col. 4, line 55). Coutts teaches *invoking a transaction method of the service proxy with the user interface component* (col. 34, line 50 – col. 44, line 54). Coutts teaches a *service proxy* (col. 34, line 51 – col. 35, line 4, col. 39, lines 38 – 49, col. 41, lines 15 – 33, col. 11, lines 21- 33). Coutts teaches multiple service proxies (col. 11, lines 21 – 33). Coutts does not specifically teach a second message to the lookup service, registering with the lookup service, acquiring copies from the lookup service. However, Dave teaches *a lookup service in operative connection with the network* (pg. 212 – 219). Dave teaches *sending a first message from the transaction service component to the lookup service* (pg. 212-219). Dave teaches *sending a second message from the lookup service to the transaction service component responsive to the first message* (pg. 212 – 219). Dave teaches *registering the transaction service component with the lookup service responsive to the second message, including sending a first copy of the service proxy software to the lookup service* (pg. 212 – 219). Dave teaches *sending a second copy of the service proxy software from the lookup service to a device* (pg. 212 – 219). Dave teaches *receiving with the transaction service from the device an invoked method call of the second copy of the service proxy* (pg. 212 -219). Coutts discloses modules adapted to function as constituents of a transaction terminal operating through a server in a transaction network. Dave discloses the various uses of proxies, as well as application interfaces, and distributed systems. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of a lookup service, getting copies of a service proxy, and registering with a lookup service. Proxies

and lookups would be used in order to build an effective distributed system among remote computers. At the time of the invention, proxies and lookups were a part of the plumbing that enabled communication between systems across a network. And since Coutts discloses both a network and multiple service proxies it would have been obvious for the invention to have a lookup service as well. The lookup service contains data and information that is registered with the lookup service. In this specific case the first copy is being sent to the lookup service to be registered. Inherent with the lookup service is the requirement that items would be registered with the service. It is also inherent with the lookup service that copies would be requested from the service. These copies requested by the processor would then be sent to the processor. Though disclosed by Dave, a discovery request message is inherent with lookup services that contain service proxies. A lookup service doesn't exist that does not have some type of a message sent back and forth. The lookup service contains data and information that is registered with the lookup service. Inherent with the lookup service is the requirement that items would be registered with the service. The look up service holds information on where an item is located. The information must be registered so the lookup service can locate it and message back the location. The message goes from a processor to a lookup service telling the lookup service which item is required. The lookup service will respond with a message telling the processor where to locate the item that is being requested by the processor. In this specific case the first copy is being sent to the lookup service to be registered. The combination of Coutts and Dave does not specifically teach a cell phone. However, Maes teaches a cellular phone used with an

ATM for transactional purposes (abstract, col. 4, line 45 – col. 5, line 25, col. 14, line 1-16). Coutts discloses an automated transaction machine including an ATM. Maes discloses a cell phone which is in communication with an ATM. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of using a cell phone to communicate with an ATM as in the improvement discussed in Maes in the apparatus using the structure of Coutts. As in Maes, it is within the capabilities of one of ordinary skill in the art to use the known cellular technology to communicate with the ATM taught in Coutts with the predictable result of a more efficient way of using an ATM machine without requiring the use of the debit cards as required by Coutts. Neither Coutts nor Maes teach downloading software onto a cell phone. However, Hsu teaches sending a copy of a service proxy software to a cell phone as well as the service proxy software being invoked through the operation of the cell phone in response to at least one user input (see at least abstract, col. 5, line 49 - co. 7, line 17). The combination of Maes and Coutts teaches the use of a cell phone to connect with an ATM. Hsu teaches downloading software to portable wireless digital telephones. It would have been obvious to one of ordinary skill in the art at the time of the invention to have downloaded software from a server onto a cellular phone using the teachings of Hsu for the purposes of adding extra applications to be used on the cell phone. As in Hsu, it is within the capabilities of one of ordinary skill in the art to receive a copy of a service proxy software on a cell phone as taught by Maes to communicate with the ATM server with predicted results of causing at least one transaction to occur.

37. Regarding claim 33, Coutts teaches *returning an operational status of the transaction service component to the device* (col. 34, line 33 – col. 40, line 27). The combination of Coutts and Dave does not specifically teach a cell phone. However, Maes teaches a cellular phone used with an ATM and for returning an operational status of the transaction service (abstract, col. 4, line 45 – col. 5, line 25, col. 14, line 1-16). Coutts discloses an automated transaction machine including an ATM. Maes discloses a cell phone which is in communication with an ATM. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of using a cell phone to communicate with an ATM as in the improvement discussed in Maes in the apparatus using the structure of Coutts. As in Maes, it is within the capabilities of one of ordinary skill in the art to use the known cellular technology to communicate with the ATM taught in Coutts with the predictable result of a more efficient way of using an ATM machine without requiring the use of the debit cards as required by Coutts.

38. Regarding claim 34, Coutts teaches *wherein the transaction service component includes a sheet dispensing device, and includes dispensing a sheet from the dispensing device* (col. 10, line 47 – col. 11, line 10, col. 11, line 53 – col. 12, line 7).

39. Regarding claim 35, Coutts teaches a transaction service wherein an automated transaction machine includes a user interface, a transaction method of the service

proxy, and a transaction function. Coutts does not teach messages to a lookup service. Dave teaches *sending a message to the lookup service from the device, and sending the second copy of the service proxy from the lookup service to the device responsive to the message* (pg. 212 – 219). Dave teaches multiple messages that are sent. Coutts discloses modules adapted to function as constituents of a transaction terminal operating through a server in a transaction network. Dave discloses the various uses of proxies, as well as application interfaces, and distributed systems. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to teach messages to a lookup service. The look up service holds information on where an item is located. The information must be registered so the lookup service can locate it and message back the location. The message goes from a processor to a lookup service telling the lookup service which item is required. The lookup service will respond with a message telling the processor where to locate the item that is being requested by the processor. The combination of Coutts and Dave does not specifically teach a cell phone. However, Maes teaches a cellular phone used with an ATM for transactional purposes (abstract, col. 4, line 45 – col. 5, line 25, col. 14, line 1-16). Coutts discloses an automated transaction machine including an ATM. Maes discloses a cell phone which is in communication with an ATM. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of using a cell phone to communicate with an ATM as in the improvement discussed in Maes in the apparatus using the structure of Coutts. As in Maes, it is within the capabilities of one of ordinary skill in the art to use the known cellular technology to communicate with

the ATM taught in Coutts with the predictable result of a more efficient way of using an ATM machine without requiring the use of the debit cards as required by Coutts. Neither Coutts nor Maes teach downloading software onto a cell phone. However, Hsu teaches sending a copy of a service proxy software to a cell phone (see at least abstract, col. 5, line 49 - col. 7, line 17). The combination of Maes and Coutts teaches the use of a cell phone to connect with an ATM. Hsu teaches downloading software to portable wireless digital telephones. It would have been obvious to one of ordinary skill in the art at the time of the invention to have downloaded software from a server onto a cellular phone using the teachings of Hsu for the purposes of adding extra applications to be used on the cell phone. As in Hsu, it is within the capabilities of one of ordinary skill in the art to receive a copy of a service proxy software on a cell phone as taught by Maes to communicate with the ATM server with predicted results of causing at least one transaction to occur.

40. Claims 36-41 are rejected under 35 U.S.C. 103(a) as being unpatentable over Coutts et al. (US 6311165 B1) in view of Dave et al. (1992 IEEE) in further view of McGann (May 1997).

41. Regarding claim 36, Coutts teaches *an automated transaction machine* (col. 3, line 6 – col. 4, line 55). Coutts teaches *a transaction service* (col. 3, line 6 – col. 4, line 55). Coutts teaches *a processor* (col. 3, line 6 – col. 4, line 55). Coutts teaches *a transaction device in operative connection with the processor* (col. 3, line 6 – col. 4, line

55). A transaction terminal. Coutts teaches a *service proxy software component in operative connection with the processor* (col. 3, line 6 – col. 4, line 55, col. 34, line 51 – col. 35, line 4, col. 39, lines 38 – 49, col. 41, lines 15 – 33, col. 11, lines 21- 33). Coutts teaches *wherein the processor is operative to register with at least one other service in the automated transaction machine, wherein the processor is operative to cause a copy of a service proxy to be delivered to the at least one other service, and wherein the service proxy in the at least one other service is operative to cause at least one command to be communicated to the processor, wherein the processor is operative responsive to the command to cause the transaction device perform a transaction function* (col. 3, line 6 – col. 4, line 55, col. 34, line 51 – col. 35, line 4, col. 39, lines 38 – 49, col. 41, lines 15 – 33, col. 11, lines 21- 33). Dave also discusses registering and service proxies (pg. 212-219). It would have been obvious to combine Coutts and Dave as Coutts discloses modules adapted to function as constituents of a transaction terminal operating through a server in a transaction network and Dave discloses the various uses of proxies, as well as application interfaces, and distributed systems.

42. Regarding claim 37, Coutts teaches *wherein the transaction device is a card reader, and wherein the transaction function includes reading an account number from a card* (Abstract, col. 3, line 6 – col. 4, line 5, col. 45, lines 12 – 28).

43. Regarding claim 38, Coutts teaches *wherein the service proxy is operative in a Java Virtual Machine (JVM) of the automated transaction machine* (col. 25, line 66 – col. 26, line 11, col. 34, line 44 – col. 40, line 50).

44. Regarding claim 39, Coutts teaches an automated transaction machine, with a transaction service, a processor, a transaction device, and service proxy software. However Coutts does not teach a discovery announcement message. However, Dave teaches *wherein the processor is operative to register with the at least one other service responsive to the processor receiving a discovery announcement message from the at least one other service*. Coutts discloses modules adapted to function as constituents of a transaction terminal operating through a server in a transaction network. Dave discloses the various uses of proxies, as well as application interfaces, and distributed systems. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of a discovery request message. Proxies and lookups would be used in order to build an effective distributed system among remote computers. At the time of the invention, proxies and lookups were a part of the plumbing that enabled communication between systems across a network. And since Coutts discloses both a network and multiple service proxies it would have been obvious for the invention to have a lookup service as well. Though disclosed by Dave, a discovery request message is inherent with lookup services that contain service proxies. A lookup service doesn't exist that does not have some type of a message sent back and forth. The message goes from a processor to a lookup service telling the lookup

service which item is required. The lookup service will respond with a message telling the processor where to locate the item that is being requested by the processor.

45. Regarding claim 40, Coutts teaches an automated transaction machine, with a transaction service, a processor, a transaction device, and service proxy software. Coutts does not teach a lookup service. However, Dave teaches *wherein the automated transaction machine comprises a lookup service and wherein the processor is operative to cause the service proxy to register with the lookup service* (pg. 212 – 219). Coutts discloses modules adapted to function as constituents of a transaction terminal operating through a server in a transaction network. Dave discloses the various uses of proxies, as well as application interfaces, and distributed systems. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of a lookup service. Proxies and lookups would be used in order to build an effective distributed system among remote computers. At the time of the invention, proxies and lookups were a part of the plumbing that enabled communication between systems across a network. And since Coutts discloses both a network and multiple service proxies it would have been obvious for the invention to have a lookup service as well. Though disclosed by Dave, a discovery request message is inherent with lookup services that contain service proxies. A lookup service doesn't exist that does not have some type of a message sent back and forth. The message goes from a processor to a lookup service telling the lookup service which item is required. The lookup service will respond with a message telling the processor where to locate the

item that is being requested by the processor. In this specific case the first copy is being sent to the lookup service to be registered. The lookup service contains data and information that is registered with the lookup service. Inherent with the lookup service is the requirement that items would be registered with the service. The look up service holds information on where an item is located. The information must be registered so the lookup service can locate it and message back the location. The message goes from a processor to a lookup service telling the lookup service which item is required. The lookup service will respond with a message telling the processor where to locate the item that is being requested by the processor.

46. Regarding claim 41, Coutts teaches *wherein the transaction device includes a sheet dispenser, and wherein the transaction function includes dispensing a sheet from the sheet dispenser* (col. 10, line 47 – col. 11, line 10, col. 11, line 53 – col. 12, line 7).

47. Claims 44-54, and 57-65 are rejected under 35 U.S.C. 103(a) as being unpatentable over Coutts et al. (US 6311165 B1) in view of Dave et al. (1992 IEEE) in further view of Maes et al (US 6016476 A) in further view of Hsu et al (US 6587684 B1).

48. Regarding claim 44, Coutts teaches, *a processor, wherein the processor is operative to communicate with a host that includes at least one service, wherein the processor is operative to acquire from the host a copy of a first service proxy that originates from the at least one service, wherein when the first service proxy is acquired*

the first service proxy is operative in the processor (col. 34, line 51 – col. 35, line 4, col. 39, lines 38 – 49, col. 41, lines 15 – 33, col. 11, lines 21- 33). Coutts teaches *an automated teller machine* (abstract). Coutts teaches *within the ATM includes a cash dispenser, wherein the ATM is operative to perform a transaction function including a dispense of cash* (col. 3, line 6 - col. 4, line 55, col. 3, lines 6 - col. 4, line 55, col..8, line 29 - col. 11, line 10, col. 11, line 53 - col. 12, line 44, col. 17, lines 5 - 25, col. 8, lines 29 – 43). Coutts teaches *wherein the ATM includes at least one service* (col. 3, line 6 - col. 4, line 55, col. 3, lines 6 - col. 4, line 55, col..8, line 29 - col. 11, line 10, col. 11, line 53 - col. 12, line 44, col. 17, lines 5 - 25, col. 8, lines 29 – 43). Coutts teaches *a data store in operative connection with the processor, wherein the data store includes account information corresponding to at least one account, wherein the processor is operative responsive to the first service proxy to cause the at least one service to perform a transaction function responsive to the account information* (Abstract, col. 3, line 6 – col. 4, line 55, col. 34, line 51 – col. 35, line 4, col. 39, lines 38 – 49, col. 41, lines 15 – 33, col. 11, lines 21- 33). Dave also discloses data stores and service proxies (pg. 212- 219). It would have been obvious to combine Coutts and Dave as Coutts discloses modules adapted to function as constituents of a transaction terminal operating through a server in a transaction network and Dave discloses the various uses of proxies, as well as application interfaces, and distributed systems. The combination of Coutts and Dave does not specifically teach a cell phone. However, Maes teaches a cell phone with a processor in connection to an ATM machine to operate at least one transaction function device of the transaction service, including a data store (abstract, col. 4, line 45

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– col. 5, line 25, col. 14, line 1-16). Maes teaches a cell phone causing the ATM to operate in a transaction involving the account information (abstract, col. 4, line 45 - col. 5, line 25, col. 14, lines 1-16). Coutts discloses an automated transaction machine including an ATM. Maes discloses a cell phone which is in communication with an ATM. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of using a cell phone to communicate with an ATM as in the improvement discussed in Maes in the apparatus using the structure of Coutts. As in Maes, it is within the capabilities of one of ordinary skill in the art to use the known cellular technology to communicate with the ATM taught in Coutts with the predictable result of a more efficient way of using an ATM machine without requiring the use of the debit cards as required by Coutts. Neither Coutts nor Maes teach downloading software onto a cell phone. However, Hsu teaches sending a copy of a service proxy software to a cell phone as well as the service proxy software being invoked through the operation of the cell phone in response to at least one user input (see at least abstract, col. 5, line 49 - col. 7, line 17). The combination of Maes and Coutts teaches the use of a cell phone to connect with an ATM. Hsu teaches downloading software to portable wireless digital telephones. It would have been obvious to one of ordinary skill in the art at the time of the invention to have downloaded software from a server onto a cellular phone using the teachings of Hsu for the purposes of adding extra applications to be used on the cell phone. As in Hsu, it is within the capabilities of one of ordinary skill in the art to receive a copy of a service

proxy software on a cell phone as taught by Maes to communicate with the ATM server with predicted results of causing at least one transaction to occur.

49. Regarding claim 45, Coutts teaches *an input device in operative connection with the processor, and wherein the data store further includes password information, and wherein responsive to at least one input of validating data through the input device the processor is operative to determine if the input corresponds to the password information, wherein when the processor determines that the input corresponds to the password information, the processor is operative responsive to the first service proxy to cause the ATM to operate the cash dispenser* (col. 11, line 51 – col. 14, line 11, col. 17, line 25 – col. 18, line 25, col. 3, line 6 - col. 4, line 55, col. 3, lines 6 - col. 4, line 55, col..8, line 29 - col. 11, line 10, col. 11, line 53 - col. 12, line 44, col. 17, lines 5 - 25, col. 8, lines 29 – 43).

50. Regarding claim 46, Coutts teaches *wherein the service includes the input device* (col. 11, line 51 – col. 14, line 11, col. 17, line 25 – col. 18, line 25).

51. Regarding claim 47, Coutts teaches an ATM able to receive a service proxy and *be operative responsive to the copy to perform a further function* (col. 34, line 51 – col. 35, line 4, col. 39, lines 38 – 49, col. 41, lines 15 – 33, col. 11, lines 21- 33). Coutts teaches multiple service proxies (col. 11, lines 21 – 33). Coutts does not specifically teach a second service proxy. However, Dave teaches *a second service proxy in*

operative connection with the processor, wherein the processor is operative to cause a copy of the second service proxy to be received by the service, wherein the service is operative responsive to the copy of the second service proxy to cause the processor to perform a further function (pg. 212-219). Coutts discloses modules adapted to function as constituents of a transaction terminal operating through a server in a transaction network. Dave discloses the various uses of proxies, as well as application interfaces, and distributed systems. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of a second service proxy because proxies are and were a part of the plumbing that enabled communication between systems across a network. More than one service proxy is required for more than one location. Each location requires its own service proxy.

52. Regarding claim 48, Coutts teaches *wherein the data store includes password information, and wherein the further function includes determining if validating data input through an input device corresponds to the password information* (col. 11, line 51 – col. 14, line 11, col. 17, line 25 – col. 18, line 25).

53. Regarding claim 49, Coutts teaches *wherein the further function includes causing account information to be delivered to the ATM* (col. 33, line 24 – col. 39, line 37, col. 50, line 52 – col. 51, line 64)

54. Regarding claim 50, Coutts teaches *further comprising a virtual machine operative in the processor, wherein the first service proxy is operative in the virtual machine* (col. 3, line 6 – col. 4, line 55, col. 28, lines 1 – 67).

55. Regarding claim 51, Coutts teaches *wherein the service includes at least one transaction function device, and wherein the transaction function includes operation of the transaction function device* (col. 3, line 6 – col. 4, line 55, col. 14, line 14 – col. 20, line 11).

56. Regarding claim 52, Coutts teaches *wherein the transaction function device includes a cash dispenser device, wherein the transaction function includes the dispense of cash from the cash dispenser device* (col. 3, line 6 – col. 4, line 55, col. 11, line 50 – col. 14, line 11).

57. Regarding claim 53, Coutts teaches *an input device and a display device in operative connection with the processor, wherein the processor is operative responsive to the first service proxy to cause output of an interface menu through the display device, and wherein the processor is operative responsive to the first service proxy and at least one input to the input device to cause the ATM to operate the cash dispenser* (col. 3, line 6 – col. 4, line 55, col. 11, line 51 – col. 14, line 11, col. 17, line 25 – col. 18, line 25, col. 41, line 46 – col. 54, line 53, col. 36, lines 23 – 40, col. 25, lines 5 – 44).

Coutts does not teach a cellular phone. However, Maes teaches a cellular connection to

an ATM machine including a display (abstract, col. 4, line 45 – col. 5, line 55, col. 14, line 1-16). Coutts discloses an automated transaction machine including an ATM. Maes discloses a cell phone which is in communication with an ATM. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of using a cell phone to communicate with an ATM as in the improvement discussed in Maes in the apparatus using the structure of Coutts. As in Maes, it is within the capabilities of one of ordinary skill in the art to use the known cellular technology to communicate with the ATM taught in Coutts with the predictable result of a more efficient way of using an ATM machine without requiring the use of the debit cards as required by Coutts.

58. Regarding claim 54, Coutts teaches *a browser operative in the processor, wherein the browser is operative to cause output of the interface menu through the display device* (col. 3, line 6 – col. 4, line 55, col. 41, line 46 – col. 54, line 53, col. 36, lines 23 – 40, col. 25, lines 5 – 44).

59. Regarding claim 57, Coutts teaches *a display device in operative connection with the processor* (col. 3, line 6 – col. 4, line 55, col. 11, line 51 – col. 14, line 11, col. 17, line 25 – col. 18, line 25, col. 41, line 46 – col. 54, line 53, col. 36, lines 23 – 40, col. 25, lines 5 – 44). Coutts teaches *an input device in operative connection with the processor, wherein the first service proxy includes a transaction service proxy, wherein when the processor is placed in operative communication with the ATM, the processor is*

operative to output an interface menu through the display device responsive to the acquired transaction service proxy (col. 11, line 51 – col. 14, line 11, col. 17, line 25 – col. 18, line 25). Coutts teaches wherein the interface menu includes user interface indicia corresponding to at least one transaction function that the ATM is operative to perform at least one transaction function that corresponds to the at least one input (col. 11, line 51 – col. 14, line 11, col. 17, line 25 – col. 18, line 25).

60. Regarding claim 58, Coutts teaches *wherein the data store includes data representative of a password information, wherein the processor is operative responsive to an input of validating data through the input device to determine if the validating data corresponds to the password information, and responsive to a determination of such correspondence the processor is operative responsive to the transaction service proxy to cause the ATM to perform a transaction function (Abstract, col. 3, line 6 – col. 4, line 55, col. 11, line 51 – col. 14, line 11, col. 17, line 25 – col. 18, line 25).*

61. Regarding claim 59, Coutts teaches *a browser operative in the processor and wherein the ATM includes at least one interface page (col. 3, line 6 – col. 4, line 55, col. 36, lines 45 – 65), and wherein the browser is operative to cause output of the interface menu through the display device responsive to at least one interface page received by the processor from the ATM (col. 3, line 6 – col. 4, line 55, col. 36, lines 45 – 65, col. 10, line 48 – col. 11, line 50, col. 24, lines 32 – 49, col. 32, lines 10- 32, col. 38, line 65 –*

col. 39, line 64).

62. Regarding claim 60, Coutts teaches *wherein the transaction service proxy is operative to cause the processor to receive interface pages from the ATM responsive to a resolution characteristic of the display device* (col. 3, line 6 – col. 4, line 55, col. 36, lines 45 – 65, col. 10, line 48 – col. 11, line 50, col. 24, lines 32 – 49, col. 30, line 2 – col. 41, line 45).

63. Regarding claim 61, Coutts teaches *a transaction host* (abstract, col. 8, line 29 – col. 11, line 50). Coutts teaches *wherein the transaction host includes data representative of purchase information and wherein the processor is operative responsive to the transaction service proxy to cause the purchase information to be retrieved from the transaction host* (abstract, col. 8, line 29 – col. 11, line 50, col. 39, line 38 – col. 41, line 46).

64. Regarding claim 62, Coutts teaches *wherein the transaction function performed by the transaction host includes charging an account responsive to the account information for an amount of value that corresponds to purchase information* (col. 11, line 50 – col. 14, line 11, col. 50, line 52 – col. 51, line 64).

65. Regarding claim 63, Coutts teaches *a prompt to validate the amount of value* (col. 13, line 55 – col. 14, line 12, col. 14, lines 22 – 43, col. 18, lines 17 – 28, col. 40, line 63 – col. 41, line 10).

66. Regarding claim 64, Coutts teaches an automatic transaction machine, network, a processor attached to the network, user interface software operative with the processor, and service proxies. Coutts teaches a display device (col. 11, line 52 – col. 12, line 35, col. 13, line 8 - col. 19, line 40). Coutts teaches point of sale terminals which include display devices (col. 32, line 32 – col. 37, line 65). It would have been obvious to modify Coutts to include that *through the display device includes a description of an item being purchased* as it allows the participants to check to see that the right characteristics of the products exist before purchase. Before purchasing an item, most people require a description of the item. Coutts discloses an automatic transaction device that includes a display device as well as a multi-media dispenser. As stated before Coutts describes a multi-media dispenser. It is also disclosed that “ski passes” could be sold through the machine. Before purchasing a ski pass the purchaser would need to know the details of the item that would be purchased. The display would need to show that it was a ski pass that was to be purchased. Thus it would have been obvious to a person of ordinary skill in the art at the time of the invention to modify Coutts to include the details of including a description of the item being purchased for.

67. Regarding claim 65, Coutts teaches an automatic transaction machine, network, a processor attached to the network, user interface software operative with the processor, and service proxies. Coutts teaches a display device (col. 11, line 52 – col. 12, line 35, col. 13, line 8 - col. 19, line 40). Coutts teaches point of sale terminals which include display devices (col. 32, line 32 – col. 37, line 65). It would have been obvious to modify Coutts to include *a listing of items available to purchase* as it allows the participants to check to see what the options are to be purchased. Before purchasing an item, people require a list of their options. Coutts discloses an automatic transaction device that includes a display device as well as a multi-media dispenser. As stated before Coutts describes a multi-media dispenser. It is also disclosed that "ski passes" could be sold through the machine. Before purchasing a ski pass the purchaser would need to know which items could be purchased. Different time frames that the pass would be good for, age range for the pass. Since Coutts includes a display the device must sell more than one object, which would require a list. Thus it would have been obvious to a person of ordinary skill in the art at the time of the invention to modify Coutts to include the details of including a list of items for sale.

68. Claims 55 and 56 are rejected under 35 U.S.C. 103(a) as being unpatentable over Coutts et al. (US 6311165 B1) in view of Dave et al. (1992 IEEE) in further view of Maes et al (US 6016476 A) in further view of Hsu et al (US 6587684 B1) in further view of Huang (US 6907565 B1).

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69. Regarding claim 55, Coutts teaches an automated transaction machine, with a transaction service, a processor, a transaction device, and service proxy software. Coutts teaches an *interface menu* (col. 47, lines 1 – 66). Coutts does not specifically teach instruction pages. However, Huang teaches *interface instruction pages in operative connection with the processor* (col. 2, line 35 – col. 11, line 35). Huang teaches *wherein the browser is operative to cause output of the interface responsive to at least one of the interface instruction pages* (col. 2, line 35 – col. 11, line 35). Coutts discloses modules adapted to function as constituents of a transaction terminal operating through a server in a transaction network as well as Web based facilities to be used within a kiosk terminal. Huang discloses platform-independent method and system for creating, viewing and editing electronic documents using a Web browser. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of instruction pages. Instruction pages teach the user how to use the machine. Since automatic transaction machines are standalone machines they don't require an actual teller or store clerk to hand out the currency or the item purchased. The problem with not using a human is it requires the customer to know how to use the machine. Without prior exposure to such a machine it would be difficult to use properly without instruction.

70. Regarding claim 56, Coutts teaches an automated transaction machine, with a transaction service, a processor, a transaction device, and service proxy software. Coutts does not specifically teach instruction pages. However, Huang teaches *wherein*

at least one of the instruction pages includes XML instructions (col. 2, line 35 – col. 11, line 35). Coutts discloses modules adapted to function as constituents of a transaction terminal operating through a server in a transaction network as well as Web based facilities to be used within a kiosk terminal. Huang discloses platform-independent method and system for creating, viewing and editing electronic documents using a Web browser. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of instruction pages in XML. Instruction pages teach the user how to use the machine. Since automatic transaction machines are standalone machines they don't require an actual teller or store clerk to hand out the currency or the item purchased. The problem with not using a human is it requires the customer to know how to use the machine. Without prior exposure to such a machine it would be difficult to use properly without instruction. It would have been obvious to use XML because it is a blend of human readable and machine readable and would allow more automated updates because important terms are tagged.

71. Claim 66 is rejected under 35 U.S.C. 103(a) as being unpatentable over Coutts et al. (US 6311165 B1) in view of Dave et al. (1992 IEEE) in further view of Maes et al (US 6016476 A) in further view of Hsu et al (US 6587684 B1) in further view of Gustin et al. (US 5897625 A).

72. Regarding claim 66, Coutts teaches an automated transaction machine, with a transaction service, a processor, a transaction device, and service proxy software. Dave

teaches service proxies. The combination of Coutts and Dave does not specifically teach a cell phone. However, Maes teaches a cell phone which is operative to cause an ATM to perform a transaction (abstract, col. 4, line 45 - col. 5, line 25, col. 14, lines 1-16). Coutts discloses an automated transaction machine including an ATM. Maes discloses a cell phone which is in communication with an ATM. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Coutts to include the details of using a cell phone to communicate with an ATM as in the improvement discussed in Maes in the apparatus using the structure of Coutts. As in Maes, it is within the capabilities of one of ordinary skill in the art to use the known cellular technology to communicate with the ATM taught in Coutts with the predictable result of a more efficient way of using an ATM machine without requiring the use of the debit cards as required by Coutts. Though Maes teaches a transaction being done by using a cell phone to communicate with an ATM machine, the combination of Coutts, Dave, and Maes does not specifically state causing the ATM to accept a paper check. However, Gustin teaches causing the ATM to receive at least one financial check (col. 12, line 9 - col. 13, line 4). The combination of the combination of Coutts, Dave, Maes and Gustin teaches a cell phone commanding the ATM to perform a transaction which is specifically accepting a paper check. At the time of the invention the functionality existed in the technology on ATM machines to accept paper checks. It would have been obvious to one of ordinary skill in the art at the time of the invention to have accepted a check as an improvement to Maes as discussed in the art of Gustin. As in Gustin, it is within the capabilities of one of ordinary skill in the art to have an ATM have the

capabilities of accepting checks with the predicted results of adding a greater functionality to the machine as needed in the combination of Coutts, Dave, and Maes.

Allowable Subject Matter

73. Claims 46, 51, and 52 would be allowable if rewritten to overcome the rejection(s) under 35 U.S.C. 112, 2nd paragraph, set forth in this Office action and to include all of the limitations of the base claim and any intervening claims.

74. Claims 46, 51, and 52 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

75. The following is an examiner's statement of reasons indication of allowable subject matter: Claims 46, 51, 52, 67-77 include details regarding the use of an ATM transaction menu displayed on a cell phone device.

76. Examiner's Note: The Examiner has cited particular columns and line numbers in the references as applied to the claims for the convenience of the applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the

responses, to fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

Conclusion

77. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAMIE H. SWARTZ whose telephone number is (571)272-7363. The examiner can normally be reached on 8:00am-4:30pm Monday-Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/J. H. S./
Examiner, Art Unit 3694

/James P Trammell/
Supervisory Patent Examiner, Art Unit 3694